

Washington Loan and Trust Company
(now Riggs National Bank, Washington
Loan and Trust Branch)
Southwest corner of F and 9th Sts., N.W.
Washington
District of Columbia

HABS No. DC-217

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PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
Office of Archeology and Historic Preservation
National Park Service
801 19th St., N.W.
Washington, D.C.

WASHINGTON LOAN AND TRUST COMPANY
(now Riggs National Bank, Washington
Loan and Trust Branch)

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Location: F and Ninth Streets, N.W.
Washington, D.C.

Present Owner: Riggs National Bank
1530 Pennsylvania Avenue, N.W.
Washington, D.C.

Present Occupant: Riggs National Bank

Present Use: Branch bank

Brief Statement of Significance: This late nineteenth-century commercial building, of highly attractive architectural design, occupies a commanding position on F Street, N.W., a major historic thoroughfare devoted to business purposes, and is a major landmark which significantly contributes to the visual interest and character of the area.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Original and subsequent owners: In Deed 1445-194 rec. Dec. 4, 1889, J. Joseph Albright, et ux, deeded to Washington Loan Co. on Nov. 27, 1889 parts of orig. lots 19, 20, & 21 of sq. 377 (begin at NE corner of sq. 377, thence west 52'8", south 86', west 69'6", south 30', east to 9th Street, & north to beginning).

Building constructed in 1891 on this site with James G. Hill, architect.

In Deed 4772-8 rec. July 19, 1922, William Force Stead, et ux., et al. deeded to Washington Loan & Trust Co. on July 7, 1922 parts of lots 19, 20, & 21 of sq. 377 (begin at point 52'8" west of the NE corner of sq. 377, thence west 47'7", south 86', east 47'7", & north 86').

According to Deed 4772-10 rec. July 19, 1922, on July 18, 1922 Manning Force Stead deeded to Washington Loan & Trust Co. part of lot 19 (begin 100'3" west of NE corner of sq. 377, thence west 23'4", south 86', east 23'4", & north 86').

Upon the two new adjoining plots an addition was made to the original building of 1891, having equal height and identical facade.

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DC
WASH
174-

2. Date of erection: 1891.
3. Architect: James G. Hill
4. Alterations and additions: The banking room was remodeled in 1912.

The western addition was built in 1926; Arthur Heaton was the architect.

Walls of the original building have been cleaned twice with an acid solution.

- B. Historical events and persons associated with structure: Before the building was erected, John Jay Edson tested a sample of the granite in his back yard for some time by wetting it daily, to determine whether it contained any iron.

C. Sources of Information:

Secondary and Published Sources: Telephone interview with Alfred H. Lawson, retired vice-chairman of the board, Riggs National Bank, who had been an officer in the Washington Loan & Trust Company, and was in the building beginning with 1923. Date of interview: 7/9/69.

"History of Branches in Brief," The Riggs National Bank, Dec. 17, 1954 (duplicated pamphlet).

Hugh Newell Jacobsen, ed., A Guide to the Architecture of Washington, D.C. (Washington: Washington Metropolitan Chapter, A.I.A., 1965).

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural interest and merit: A late nineteenth-century commercial building of distinguished proportions and fenestration, employing modified details of the kind popularized by H. H. Richardson. James G. Hill was the architect. The building was enlarged, following the same exterior design and materials, and largely altered on the interior, which contains a lofty banking room based upon Roman and Italian Renaissance motifs.

2. Condition of fabric: Excellent throughout; at present some interior alterations are being made on the fifth floor.

HABS
DC
WASH
174-

B. Description of Exterior:

1. Overall dimensions: 116'0" X 122'2"; nine bays (Ninth St.) by ten bays (F St.); [originally there were four bays on F St.]; nine stories; the original plan was L-shaped, it is now U-shaped.
2. Foundations: There is a low granite foundation, whose upper course is smooth.
3. Wall construction, finish and color: The street facades are of brick, faced with rock-faced granite ashlar, gray in color with a slight yellowish tinge. Wider and narrower courses alternate. The other walls are brick, dull red in color.
4. Composition of walls:
 - a. General: The lower two stories are treated as a basement. They are crowned by a plain frieze and cornice, which consists of a dentil course, echinus and fascia. The next four stories are combined in an arcaded treatment; they are crowned by a cornice which consists of a checkered billet moulding and a fascia. The next two stories form another design unit, with a cornice having simple brackets supporting a cyma recta. A single story constitutes the topmost portion. It is crowned by a full entablature, made up of a plain architrave supported on a billet, a frieze containing plain S-curved brackets, and a cornice consisting of a narrow cavetto and a wide cyma recta.
 - b. East facade (on Ninth Street): The first story consists of eight semicircular-arched openings, the bay at the south end, being a plain wall containing two tiers of rectangular windows, each having a plain granite mullion in the center. The arches consist of rock-faced voussoirs and an archivolt moulding. Imposts of the piers are carved with an acanthus-leaf motive comparable to Byzantine prototypes. Within each arched opening is a window, probably not original; the portion below the transom bar is triply divided, the central glass being wider than the other parts. This division is carried around the semicircular lunette above the transom. The lower third of each opening is protected by an ornamental metal grille, perhaps of the same date as the glazing.

The second story contains a rectangular window in each of the nine bays, each divided by a rough-faced granite transom bar and a single smooth granite mullion.

The next four stories (third through sixth) are comprised within a motive of nine arcaded bays, having colonnettes at the corners of each pier. Impost capitals are larger than those of the first story but comparable in style. Within each bay, rectangular windows are divided by smooth granite central mullions. Sills and lintels are smooth, the remainder of the spandrels being rock faced.

The seventh and eighth stories are treated in rectangular bays, with two-story piers. Each pier has a colonnette on the corners, the colonnettes having an individual capital. Mullions and spandrels are entirely rock faced.

At the ninth story the arcading consists of eighteen semicircular-arched openings. Voussoirs are rock faced and the extrados is marked by a narrow rock-faced archivolt band. Each pier consists of a pair of stubby colonnettes, having a capital of Byzantine type (cubical, rounded below, carved with acanthus leaves, bearing very small volutes).

North facade (on F Street): Originally this wall was four bays in width and the entrance was in the westernmost bay. An addition consisting of six bays extends this facade to the west. It follows the design of the original building in most particulars but each bay is slightly narrower than the original ones, the difference being in the piers; this is not apparent to a casual observer.

The present entrance is located in the fifth bay (counting from the east corner), one bay west of the location of the original entrance. Its arched opening is wider (and consequently higher at the crown) than the others of the first story. It has an arch of three orders, the inner two rounded in section, supported on colonnettes. The outermost order has rock-faced voussoirs and an archivolt moulding. The entrance has inner and outer doors (four each) with a glazed transom above. Over this is a glazed lunette enriched with a bronze grille of radiating design.

HABS
DC
WASH
174-

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DC
WASH
174-

The granite of the addition is gray, without any yellowish tinge. This may be due to difference in weathering, or cleaning of the older walls, since the materials are similar in all other respects.

5. Structural systems, framing: Exterior walls are load-bearing masonry, those facing the street being of brick, veneered with granite 7 or 8 inches thick. Bonding varies, every third to fifth course of veneering extending into the back-up.

Floors are framed with steel girders, closely spaced, between which are hollow tile arches. Originally wooden floors were laid on wooden sleepers, with cinder fill; now most floors are covered with modern finish.

Interior supports are of round cast-iron columns; it is uncertain whether they were fireproofed originally, but they are now.

The original floor system was designed to carry heavy loads, and it still serves that purpose effectively.

6. Openings: Windows: Windows are double hung in general, the sash being modern. Second-story windows are casements. Openings have deep reveals, as seen from the outside. In the foundation there are several small grilled windows.
7. Roof: This is flat, surfaced with a modern built-up roof covering.

C. Description of Interior:

1. Floor plans of the original portion:

- a. First floor: The main wing consists of a single area: a high banking room. The western fourth of this space is partly occupied by a pair of elevators. At the rear (south) a narrow wing extends westward.
- b. Typical upper floor: A row of offices two bays in depth extends along the east side and north side; these are served by a U-shaped corridor which extends around a core of two elevators and a stair. The rear wing contains a corridor along its northern side and offices along its southern side.

2. Floor plans at present: To the original plan was added a wing on the west side of the north front. This contains banking space on the first floor and offices on

HABS
DC
WASH
174-

the upper floors. The present entrance, one bay west of the original one, is near the center of the north side; a lobby on the first story extends directly back from the doorway and is flanked by a pair of elevators on each side.

3. Stairway: The original stair remains at the upper stories, having been enclosed in modern times to reduce fire hazards. A typical unit is a straight flight, eleven risers to a short landing, then eight more risers. It is of iron with a closed string and marble treads. The railing is ornamental, having successive S-curved iron bars whose ends curl into volutes, between vertical bars; these form groups of three between each major vertical bar. There is a moulded wooden handrail. The newel is in the form of a colonnette with twisted shaft. Its capital consists of an echinus carrying an octagonal abacus. Above this is a block resembling a small pedestal (which receives the handrail); it is square with chamfered corners. The base of the colonnette consists of an inverted echinus resting on a square plinth with chamfered corners.
4. Flooring: upper stories: Originally the office floors were wood but they now have modern coverings. The original floor of the elevator lobby remains at the upper floors; it is a mosaic of marble pieces varying from 3/4" to 1" squares. The colors vary somewhat but the total effect is light gray. A border about one foot wide is made up of plain narrow bands of black, deep red, gray and orange, and a wide band of purple. In this lobby there is a base of dark marble.
5. Wall and ceiling finish: upper stories: Walls and ceilings are plastered and have recently been painted. There is a moulded wooden dado rail above a plaster wainscot and moulded wooden base.
6. Doorways and doors: upper stories: Typical original trim is wooden: symmetrically moulded above a plinth, and corner blocks with round moulded panels. The doors are recent replacements. Above the doors there are glazed transoms; in addition there are borrowed-light windows between the corridor and the offices, above eye level, with trim similar to that of the doors.
7. Description of first-floor banking room: [This dates mainly from 1912]
 - a. Plan: This room is rectangular, four bays wide and nine bays long (north to south). The columns are

not regularly placed. The eastern row has two columns at the center, the central row three at the north and three at the south (a space intervening), and the western row two at the north and three at the south (elevators intervening).

The ceiling is high, about twenty feet or more.

- b. Flooring: The floor is covered with marble, one large panel in each bay, each corner being elaborated with a re-entrant angle. Panels are separated by a wide cream-colored band. Each panel has a plain gray-green border and a pink field, whose basic unit is a square consisting of two rectangular pieces. The joists of adjacent squares are perpendicular to each other, giving a subtle checkerboard effect. Floors behind the counters are carpeted.
- c. Columns: Columns are of a Roman Corinthian Order, with unfluted light green scagliola shafts. The principal leaves of the capital are smooth but those supporting the volutes are orthodox conventional acanthus leaves. Column bases are green, darker than the shafts; they rest on octagonal plinths of warm gray marble. Capitals are painted a warm gray color.
- d. Ceiling: The ceiling is of plaster, painted gray, divided into coffers, between girders. Most girders extend east and west and there are three rows of square coffers between them. In some places there are girders extending north and south; in the square ceiling areas thus formed there are nine coffers. The apparent girders are of plaster; above the fascia are an enriched cyma reversa and an enriched ovolo. This constitutes the entire entablature carried by the columns. A typical coffer contains a plain flat field, an enriched cyma reversa, enriched bead and fillet. In the soffit between coffers there is a wave motive in low relief.
- e. Walls and fenestration: Each window is in a Renaissance-type semicircular-arched opening having a normal archivolt, key in form of a console, and impost in form of a cornice (bed mould of Greek cyma reversa enriched with a leaf-and-tongue band, corona, enriched bead and cyma recta).

There is a wainscot which matches the counters.

The wall which encloses the elevators is faced with wood veneering (or imitation) of light natural color;

HABS
DC
WASH
174-

this is of later date than the rest of the banking room. The remainder of the west wall, and the south wall, are papered with a large-scale pattern whose gray-green and yellow colors harmonize with the general room colors; the date of this work is uncertain, probably recent.

f. Special trim: An employees' area one bay in depth along the east and north walls is divided from the central public area by marble counters along the east and by a balustrade of the same height along the north, the balusters being of the double type. This is light yellowish gray in color. Along the west wall are counters and benches for public use, of compatible design.

8. Description of entrance and elevator lobby: [This dates from 1926-1927] The space is one bay in width, extending south from the entrance. The first bay inside the doors has a ceiling in the form of a barrel vault. The second bay is of groined-vault form; from this space high-arched door openings give access to the old banking room (on the east) and the new banking area (to the west). Beyond this is the barrel-vaulted elevator lobby with octagonal coffers in the ceiling.

In the doorways to the banking spaces there are sliding gates below a brass transom bar treated with mouldings, on which is mounted, at the center, a brass eagle with wreath and ribbons completing the motif. A modern chandelier hangs from the center of the groined ceiling.

9. Mechanical equipment! Heating and lighting systems have been renovated from time to time to keep them up to date. A boiler room in the basement is largely unchanged in form but the equipment is modern.

D. Site and Surroundings:

General Setting: This building occupies a site at the southwest corner of Ninth Street, N.W., a commercial street, and F Street, N.W., long one of the busiest shopping, banking and office-building thoroughfares of the city. It fills the lot. Service access at the rear is obtained through an alley.

Prepared by: Harley J. McKee, Architect
National Park Service
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